

FILED
9/23/24 5:07 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Bryan D. Klodawski)	Bankruptcy No. 23-20405-GLT
and Erin L. Klodawski,)	
)	Chapter 13
Debtor(s).)	
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Bryan D. Klodawski)	
and Erin L. Klodawski,)	Related to Dkt. No(s). 36
)	
Movant(s),)	Hearing Date: October 9, 2024
)	Hearing Time: 1:30 p.m.
v.)	Place of Hearing: Courtroom A
)	US Steel Tower
Ronda J. Winnecour, Trustee,)	600 Grant Street
)	Pittsburgh, PA 15219
Respondent.)	

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the MOTION OF THE DEBTOR FOR POSTPETITION FINANCING at Docket No. 23-20405-GLT (“Motion”) filed by Debtor(s) on September 4, 2024. A Certificate of No Objection (“CNO”) was filed on September 23, 2024, 2024. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED** that:

1. The Motion is **GRANTED** as provided by the terms of this Order. Debtor(s) is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing **shall not exceed \$20,000.00**; and

(b) the monthly payments made under the financing agreement **shall not exceed \$350.00.**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan.** Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE).

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE), the chapter 13 trustee is authorized to cease making payments to the prepetition automobile lender, Lendmark Financial Services, for the 2013 Dodge Journey. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to the post-petition automobile lender for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the post-petition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition automobile lender.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and file proof of the same with the Court.

Prepared by: Charles Gurdowski, Esq.

Dated: 9/23/24


United States Bankruptcy Judge

DEFAULT ENTRY
Case Administrator to Mail to:
Brian D. Klodawski and Erin L. Klodawski, Debtor(s)

In re:
Bryan D. Klodawski
Erin Lynn Klodawski
Debtors

Case No. 23-20405-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 24, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bryan D. Klodawski, Erin Lynn Klodawski, 136 Rose Court S, Delmont, PA 15626-1552

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2024 at the address(es) listed below:

Name	Email Address
Charles James Grudowski	on behalf of Debtor Bryan D. Klodawski cjc@grudowskilaw.com admin@grudowskilaw.com
Charles James Grudowski	on behalf of Joint Debtor Erin Lynn Klodawski cjc@grudowskilaw.com admin@grudowskilaw.com
Denise Carlon	on behalf of Creditor NEXUS NOVA LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-2

User: auto

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Date Rcvd: Sep 24, 2024

Form ID: pdf900

Total Noticed: 1

cmecf@chapter13trusteedpa.com

TOTAL: 6